

Certificate Number: 16339-NJ-DE-031251980

Bankruptcy Case Number: 18-21303



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 29, 2018, at 12:07 o'clock AM EDT, Malada Velez completed a course on personal financial management given by telephone by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: June 28, 2018 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor